

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re:	VELMA J RICHMOND	§	Case No.: 04-28570
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		§	
		§	

Debtor(s)

CHAPTER 13 STANDING TRUSTEE FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/02/2004.
- 2) The case was confirmed on 11/24/2004.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/03/2008.
- 5) The case was dismissed on 03/18/2009.
- 6) Number of months from filing to the last payment: 52
- 7) Number of months case was pending: 60
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: NA
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 32,616.00
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 32,616.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 1,921.58
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 1,921.58

Attorney fees paid and disclosed by debtor \$ 2,376.50

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
FRANKLIN CREDIT MANA	SECURED	12,735.00	.00	8,000.00	7,785.68	1,296.86
WELLS FARGO HOME MOR	SECURED	.00	.00	.00	.00	.00
WELLS FARGO HOME MOR	SECURED	.00	.00	22,702.49	21,611.88	.00
FIRST NATIONWIDE	UNSECURED	232.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	17,818.00	.00	19,442.29	.00	.00
CAPITAL ONE	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE	OTHER	.00	NA	NA	.00	.00
RSHK CBUSA	UNSECURED	590.00	NA	NA	.00	.00
RSHK CBUSA	UNSECURED	590.00	NA	NA	.00	.00
SEARS	OTHER	.00	NA	NA	.00	.00
CHILDRENS PLACE	UNSECURED	433.00	NA	NA	.00	.00
CHILDRENS PLACE	UNSECURED	548.00	NA	NA	.00	.00
CITIFINANCIAL	UNSECURED	781.00	.00	781.12	.00	.00
ECAST SETTLEMENT COR	UNSECURED	781.00	.00	583.75	.00	.00
CONCORD FINANCIAL	UNSECURED	7,011.00	NA	NA	.00	.00
CREDIT UNION 1	UNSECURED	978.00	.00	960.74	.00	.00
CREDIT UNION 1	UNSECURED	1,611.00	.00	1,394.41	.00	.00
DISCOVER FINANCIAL S	UNSECURED	7,135.00	.00	7,135.95	.00	.00
FORD MOTOR CREDIT	OTHER	.00	NA	NA	.00	.00
FORD MOTOR CREDIT	OTHER	.00	NA	NA	.00	.00
CARSON PIRIE SCOTT	OTHER	.00	NA	NA	.00	.00
VALUE CITY	OTHER	.00	NA	NA	.00	.00
HDMBGA	UNSECURED	688.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
HOUSEHOLD BANK	OTHER	.00	NA	NA	.00	.00
HDMBGA	OTHER	.00	NA	NA	.00	.00
KOHL'S	UNSECURED	885.00	.00	910.56	.00	.00
EMERGENCY PHYS MICHA	UNSECURED	281.00	.00	233.00	.00	.00
NATIONWIDE ACCEPTANC	OTHER	.00	NA	NA	.00	.00
CARSON PIRIE SCOTT	OTHER	.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	337.00	.00	324.67	.00	.00
PROVIDIAN BANK	UNSECURED	2,118.00	NA	NA	.00	.00
WOLPOFF & ABRAMSON L	UNSECURED	2,118.00	.00	2,301.33	.00	.00
RICKENBACKER	UNSECURED	742.00	NA	NA	.00	.00
TARGET	OTHER	.00	NA	NA	.00	.00
SPIEGEL	OTHER	.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	509.00	.00	509.45	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	22,702.49	21,611.88	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>8,000.00</u>	<u>7,785.68</u>	<u>1,296.86</u>
TOTAL SECURED:	30,702.49	29,397.56	1,296.86
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	34,577.27	.00	.00

Disbursements:

Expenses of Administration	\$ 1,921.58	
Disbursements to Creditors	\$ 30,694.42	
TOTAL DISBURSEMENTS:		\$ 32,616.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/21/2009

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.